ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

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MORTGAGE-INDENTURED TRUSTEE AND FIDELITY INSURANCE BOND IDENTIFICATION

Executive Summary

Effective enforcement of a mortgage discharge requires shifting the "locus of performance" from the retail servicer to the **Indentured Trustee**. This report provides the forensic steps to identify the Indentured Trustee—which is always located within the **United States**, typically on **Wall Street**—the **CUSIP** (Financial Asset Identifier), and the Trustee's **Fidelity Bond Insurer**. These details are critical for the perfection of a Hybrid Bond Claim.

Part 1: Identifying the Indentured Trustee (U.S. / Wall Street)

All Indentured Trustees involved in the securitisation of mortgage-backed securities are **United States-based institutions**, with the majority of major corporate trust departments located on or around **Wall Street, New York City**.

1. **Examine Mortgage Documents**: Locate the **Trust Series Name** or legal identifier on your mortgage papers, Land Registry records, or servicing transfer notices.
2. **Access Public Disclosure Databases**:
    - **SEC EDGAR**: Search for the trust name (e.g., "Aldermore Mortgage Funding") and review the **Form 8-K** or **10-D**.
    - **UK Securitisation Filings**: Search **Companies House** for "Mortgage Funding PLC" or similar vehicles to find the associated U.S. Trustee.
3. **Review the Trust Indenture**: Look for the legal entity listed in the **Indenture document (§1.01)** or the **Pooling and Servicing Agreement (PSA)**.
4. **Confirm Wall Street Presence**: Major trustees acting in this capacity include **The Bank of New York Mellon (BNY Mellon)**, **Deutsche Bank Trust Company Americas**, **Wilmington**

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Trust, and U.S. Bank, all of which maintain significant fiduciary operations in the New York financial district.

Part 2: Tracing the CUSIP Number

The **CUSIP** (Committee on Uniform Securities Identification Procedures) number is the unique nine-character alphanumeric code used to identify the specific financial asset within the trust.

1. **Search the Prospectus**: Access the **Official Statement** or **Prospectus** for your specific trust via **SEC EDGAR** or **MSRB EMMA**.
2. **Locate the Tranche Structure**: Review sections titled "Loan Pool Composition" or "Tranche Structure". The CUSIP is typically listed next to the specific **Tranche Class** (e.g., Class A1, A2) holding the mortgage pool.
3. **Verify via Investor Reports**: Monthly **Investor or Servicer Reports** often list pool performance by postcode or loan characteristics, allowing you to link your specific account to the CUSIP.

Part 3: Identifying the Fidelity Bond Insurer

Under the **Trust Indenture Act 1939 (§ 323(b))** and 12 C.F.R. § 7.2013, national banks and trustees must maintain a **fidelity or fiduciary-loss bond** to guarantee the faithful performance of their duties.

1. **Regulatory Record Searches**:
    - **OCC Fiduciary Activities**: Search the **Office of the Comptroller of the Currency (OCC)** databases for corporate trust registrations.
    - **FDIC Institution Directory**: Access the FDIC directory to identify the trustee's regulatory insurance and bonding data.
2. **SEC Form TA-1**: Review the **Transfer Agent Registration (Form TA-1)** for details on bonding and fidelity coverage.

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3. **Identify the Carrier**: Cross-reference finding against common fidelity underwriters such as **Travelers Casualty and Surety Company**, **Liberty Mutual**, **Chubb Group**, or **Zurich American Insurance**.
4. **Formal Inquiry**: Submit a written request to the Trustee's **Corporate Trust Department** (Wall Street address) citing a fiduciary interest and demanding the policy number, coverage limits, and claims contact.

Conclusion

By completing this investigation, the claimant ensures that all **Notices of Discharge** and **Hybrid Bond Claims** are directed to the correct U.S.-based Indentured Trustee. This evidence forms the backbone for establishing a documented, insurable financial injury recognized by both regulators and the bond carrier.

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